

**AMENDMENTS TO THE CLAIMS**

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method of managing a financial account comprising:
  - defining at least one condition for the financial account, wherein the at least one condition comprises at least one condition attribute including a condition attribute class and a condition attribute value;
  - defining first account parameters and second account parameters, wherein the first account parameters are associated with the at least one condition;
  - determining whether transactions associated with the financial account satisfy the at least one condition;
  - processing transactions that satisfy the at least one condition based on the first account parameters;
  - determining if an account parameter time period expired at an end of a previous billing cycle;
  - determining whether any transactions processed based on the first account parameters in the previous billing cycle are associated with the account parameter time period that expired at the end of the previous billing cycle; and
  - processing, based on the second account parameters, all transactions associated with the account parameter time period that expired at the end of the previous billing cycle based on the second account parameters, including the

determined transactions processed based on the first account parameters in the previous billing cycle.

2. (Previously Presented) The method of claim 1, wherein the transactions each comprise at least one transaction attribute, the at least one transaction attribute comprising a transaction attribute class and a transaction attribute value.

3. (Original) The method of claim 1, wherein the financial account is a credit card account.

4. (Previously Presented) The method of claim 1, wherein the first account parameters include a first interest rate and the second account parameters include a second interest rate, wherein the first interest rate is lower than the second interest rate.

5. (Previously Presented) The method of claim 1, wherein the first account parameters include a first interest rate and the second account parameters include a second interest rate, wherein the first interest rate is higher than the second interest rate.

6. (Previously Presented) The method of claim 1, wherein defining the first account parameters and the second account parameters further comprises:

defining at least one account parameter with at least one account parameter type and at least one account parameter time period, wherein the at least one account parameter time period is associated with the account parameter type.

7. (Previously Presented) The method of claim 1, further comprising:  
determining whether any transactions processed using the first account parameters in the previous billing cycle are associated with an expiring account parameter time period that will expire during a next billing cycle; and  
providing a financial account holder with a notification stating that the expiring account parameter time period will end during the next billing cycle based on the determining step.

8. (Canceled).

9. (Previously Presented) The method of claim 1, further comprising:  
determining whether any transactions processed using the first account parameters in the previous billing cycle are associated with an expiring account parameter time period that will expire at the end of a current billing cycle; and  
processing all transactions associated with the expiring account parameter time period with the first account parameters.

10. (Previously Presented) The method of claim 1, further comprising:  
determining whether any transactions processed using the first account  
parameters in the previous billing cycle are associated with an expiring account  
parameter time period that will expire during a current billing cycle; and  
processing all transactions associated with the expiring account parameter time  
period with the first account parameters until the expiring account parameter time  
period expires and with the second account parameters after the expiring account  
parameter time period expires.

11. (Previously Presented) The method of claim 1, further comprising:  
determining whether any transactions processed using the first account  
parameters in the previous billing cycle are associated with an expiring account  
parameter time period that will expire during a current billing cycle; and  
processing all transactions associated with the expiring account parameter time  
period with the first account parameters until the end of the current billing cycle.

12. (Previously Presented) The method of claim 1, further comprising:  
generating a billing statement reflecting an amount to be paid by a financial  
account holder based on at least the first account parameters and the second account  
parameters.

13. (Previously Presented) The method of claim 2, wherein the transaction attribute class is at least one of: a merchant name; a merchant type; a merchant location; a transaction date; a transaction time; and a transaction amount.

14. (Previously Presented) The method of claim 2, wherein defining the at least one condition for the financial account further comprises:

- choosing the condition attribute class of the condition attribute;
- choosing the condition attribute value of the condition attribute; and
- setting the condition attribute class to a value that is either equal to or greater than the condition attribute value.

15. (Previously Presented) The method of claim 2, wherein determining whether transactions associated with the financial account satisfy the at least one condition further comprises:

- comparing each transaction attribute of each transaction with each condition attribute of the at least one condition; and
- determining whether any transaction attribute of the transaction satisfies each condition attribute of the at least one condition.

16. (Previously Presented) The method of claim 6, wherein the at least one account parameter type includes at least one of: an interest rate, a finance charge waiver period, a monthly payment waiver period, and a payment allocation.

17. (Previously Presented) The method of claim 6, further comprising:  
applying the at least one account parameter to transactions that satisfy the at  
least one condition associated with the at least one account parameter.

18. (Previously Presented) The method of claim 6, wherein the at least one  
account parameter time period comprises more than one billing cycle.

19. (Original) The method of claim 15, further comprising:  
comparing the transaction attribute class with the condition attribute class;  
determining whether the transaction attribute class matches any condition  
attribute class; and  
comparing the transaction attribute value with the condition attribute value based  
on the determining step.

20. (Currently Amended) A system for managing a financial account,  
comprising:  
means for defining at least one condition for the financial account, wherein the at  
least one condition comprises at least one condition attribute including a condition  
attribute class and a condition attribute value;  
means for defining first account parameters and second account parameters,  
wherein the first account parameters are associated with the at least one condition;  
means for determining whether transactions associated with the financial account  
satisfy the at least one condition;

means for processing transactions that satisfy the at least one condition based on the first account parameters;

means for determining if an account parameter time period expired at an end of a previous billing cycle;

means for determining whether any transactions processed based on the first account parameters in the previous billing cycle are associated with the account parameter time period that expired at the end of the previous billing cycle; and

means for processing, based on the second account parameters, all transactions associated with the account parameter time period that expired at the end of the previous billing cycle ~~based on the second account parameters, including the determined transactions processed based on the first account parameters in the previous billing cycle.~~

21. (Previously Presented) The system of claim 20, wherein the transactions each comprise at least one transaction attribute, the at least one transaction attribute comprising a transaction attribute class and a transaction attribute value.

22. (Original) The system of claim 20, wherein the financial account is a credit card account.

23. (Previously Presented) The system of claim 20, wherein the first account parameters include a first interest rate and the second account parameters include a second interest rate, wherein the first interest rate is lower than the second interest rate.

24. (Previously Presented) The system of claim 20, wherein the first account parameters include a first interest rate and the second account parameters include a second interest rate, wherein the first interest rate is higher than the second interest rate.

25. (Previously Presented) The system of claim 20, wherein defining the first account parameters and the second account parameters further comprises:

means for defining at least one account parameter with at least one account parameter type and at least one account parameter time period, wherein the at least one account parameter time period is associated with the account parameter type.

26. (Previously Presented) The system of claim 20, further comprising:

means for determining whether any transactions processed using the first account parameters in the previous billing cycle are associated with an expiring account parameter time period that will expire during a next billing cycle; and

means for providing a financial account holder with a notification stating that the expiring account parameter time period will end during the next billing cycle based on the determination made by the means for determining whether any transactions processed using the first account parameter in the previous billing cycle are associated with the account parameter time period that will expire during the next billing cycle.

27. (Canceled).

28. (Previously Presented) The system of claim 20, further comprising:  
means for determining whether any transactions processed using the first  
account parameters in the previous billing cycle are associated with an expiring account  
parameter time period that will expire at the end of a current billing cycle; and

means for processing all transactions associated with the expiring account  
parameter time period with the first account parameters.

29. (Previously Presented) The system of claim 20, further comprising:  
means for determining whether any transactions processed using the first  
account parameters in the previous billing cycle are associated with an expiring account  
parameter time period that will expire during a current billing cycle; and

means for processing all transactions associated with the expiring account  
parameter time period with the first account parameters until the expiring account  
parameter time period expires and with the second account parameters after the  
expiring account parameter time period expires.

30. (Previously Presented) The system of claim 20, further comprising:  
means for determining whether any transactions processed using the first  
account parameters in the previous billing cycle are associated with an expiring account  
parameter time period that will expire during a current billing cycle; and

means for processing all transactions associated with the expiring account parameter time period with the first account parameters until the end of the current billing cycle.

31. (Previously Presented) The system of claim 20, further comprising:  
means for generating a billing statement reflecting an amount to be paid by a financial account holder based on at least the first account parameters and the second account parameters.

32. (Previously Presented) The system of claim 21, wherein the transaction attribute class is at least one of: a merchant name; a merchant type; a merchant location; a transaction date; a transaction time; and a transaction amount.

33. (Previously Presented) The system of claim 21, wherein defining the at least one condition for the financial account further comprises:  
means for choosing the condition attribute class of the condition attribute;  
means for choosing the condition attribute value of the condition attribute; and  
means for setting the condition attribute class to a value that is either equal to or greater than the condition attribute value.

34. (Previously Presented) The system of claim 21, wherein determining whether transactions associated with the financial account satisfy the at least one condition further comprises:

means for comparing each transaction attribute of each transaction with each condition attribute of the at least one condition; and

means for determining whether any transaction attribute of the transaction satisfies each condition attribute of the at least one condition.

35. (Previously Presented) The system of claim 25, wherein the at least one account parameter type includes at least one of: an interest rate, a finance charge waiver period, a monthly payment waiver period, and a payment allocation.

36. (Previously Presented) The system of claim 25, further comprising: means for applying the at least one account parameter to transactions that satisfy the at least one condition associated with the at least one account parameter.

37. (Previously Presented) The system of claim 25, wherein the at least one account parameter time period comprises more than one billing cycle.

38. (Original) The system of claim 34, further comprising: means for comparing the transaction attribute class with the condition attribute class; means for determining whether the transaction attribute class matches any condition attribute class; and

means for comparing the transaction attribute value with the condition attribute value based on the determination made by the means for determining whether the transaction attribute class matches any condition attribute class.

39. (Currently Amended) A computer-readable medium including instructions for performing a method, when executed by a processor, for managing a financial account, the method comprising:

defining at least one condition for the financial account, wherein the at least one condition comprises at least one condition attribute including a condition attribute class and a condition attribute value;

defining first account parameters and second account parameters, wherein the first account parameters are associated with the at least one condition;

determining whether transactions associated with the financial account satisfy the at least one condition;

processing transactions that satisfy the at least one condition based on the first account parameters;

determining if an account parameter time period expired at an end of a previous billing cycle;

determining whether any transactions processed based on the first account parameters in the previous billing cycle are associated with the account parameter time period that expired at the end of the previous billing cycle; and

processing, based on the second account parameters, all transactions associated with the account parameter time period that expired at the end of the

previous billing cycle ~~based on the second account parameters, including the determined transactions processed based on the first account parameters in the previous billing cycle.~~

40. (Previously Presented) The computer-readable medium of claim 39, wherein the transactions each comprise at least one transaction attribute, the at least one transaction attribute comprising a transaction attribute class and a transaction attribute value.

41. (Original) The computer-readable medium of claim 39, wherein the financial account is a credit card account.

42 (Previously Presented) The computer-readable medium of claim 39, wherein the first account parameters include a first interest rate and the second account parameters include a second interest rate, wherein the first interest rate is lower than the second interest rate.

43. (Previously Presented) The computer-readable medium of claim 39, wherein the first account parameters include a first interest rate and the second account parameters include a second interest rate, wherein the first interest rate is higher than the second interest rate.

44. (Previously Presented) The computer-readable medium of claim 39, wherein defining the first account parameters and the second account parameters further comprises:

defining at least one account parameter with at least one account parameter type and at least one account parameter time period, wherein the account parameter time period is associated with the account parameter type.

45. (Previously Presented) The computer-readable medium of claim 39, wherein the method further comprises:

determining whether any transactions processed using the first account parameters in the previous billing cycle are associated with an expiring account parameter time period that will expire during a next billing cycle; and

providing a financial account holder with a notification stating that the expiring account parameter time period associated with the transaction will end during the next billing cycle based on the determining step.

46. (Canceled).

47. (Previously Presented) The computer-readable medium of claim 39, wherein the method further comprises:

determining whether any transactions processed using the first account parameters in the previous billing cycle are associated with an expiring account parameter time period that will expire at the end of a current billing cycle; and

processing all transactions associated with the expiring account parameter time period with the first account parameters.

48. (Previously Presented) The computer-readable medium of claim 39, wherein the method further comprises:

determining whether any transactions processed using the first account parameters in the previous billing cycle are associated with an expiring account parameter time period that will expire during a current billing cycle; and  
processing all transactions associated with the expiring account parameter time period with the first account parameters until the expiring account parameter time period expires and with the second account parameters after the expiring account parameter time period expires.

49. (Previously Presented) The computer-readable medium of claim 39, wherein the method further comprises:

determining whether any transactions processed using the first account parameters in the previous billing cycle are associated with an expiring account parameter time period that will expire during a current billing cycle; and  
processing all transactions associated with the expiring account parameter time period with the first account parameters until the end of the current billing cycle.

50. (Previously Presented) The computer-readable medium of claim 39, wherein the method further comprises:

generating a billing statement reflecting an amount to be paid by a financial account holder based on at least the first account parameters and the second account parameters.

51. (Previously Presented) The computer-readable medium of claim 40, wherein the transaction attribute class is at least one of: a merchant name; a merchant type; a merchant location; a transaction date; a transaction time; and a transaction amount.

52. (Previously Presented) The computer-readable medium of claim 40, wherein defining the at least one condition for the financial account further comprises:  
choosing the condition attribute class of the condition attribute;  
choosing the condition attribute value of the condition attribute; and  
setting the condition attribute class to either equal or greater than the condition attribute value.

53 (Previously Presented) The computer-readable medium of claim 40, wherein determining whether transactions associated with the financial account satisfy the at least one condition further comprises:  
comparing each transaction attribute of each transaction with each condition attribute of the at least one condition; and  
determining whether any transaction attribute of the transaction satisfies each condition attribute of the at least one condition.

54. (Previously Presented) The computer-readable medium of claim 44, wherein the at least one account parameter type includes at least one of: an interest rate, a finance charge waiver period, a monthly payment waiver period, and a payment allocation.

55. (Previously Presented) The computer-readable medium of claim 44, wherein the method further comprises:

applying the at least one account parameter to transactions that satisfy the at least one condition associated with the at least one account parameter.

56. (Previously Presented) The computer-readable medium of claim 44, wherein the at least one account parameter time period comprises more than one billing cycle.

57. (Original) The computer-readable medium of claim 53, further comprising: comparing the transaction attribute class with the condition attribute class; determining whether the transaction attribute class matches any condition attribute class; and comparing the transaction attribute value with the condition attribute value based on the determining step.

58. - 60. (Canceled).